

**QUARTERLY STATEMENT**

**OF THE**

**AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS**

**of GALVESTON**

**in the state of TEXAS**

**TO THE**

**Insurance Department**

**OF THE**

**STATE OF**

**FOR THE QUARTER ENDED**

**March 31, 2014**

**LIFE AND ACCIDENT AND HEALTH**

**2014**



71773201420100101

QUARTERLY STATEMENT

AS OF MARCH 31, 2014  
OF THE CONDITION AND AFFAIRS OF THE

American National Life Insurance Company of Texas

NAIC Group Code	0408	0408	NAIC Company Code	71773	Employer's ID Number	75-1016594
	(Current Period)	(Prior Period)				
Organized under the Laws of	TEXAS			State of Domicile or Port of Entry		
Country of Domicile	United States of America					
Incorporated/Organized	December 2, 1954			Commenced Business		
Statutory Home Office	ONE MOODY PLAZA			GALVESTON, TX US 77550		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	ONE MOODY PLAZA			409-763-4661		
	(Street and Number)			(Area Code) (Telephone Number)		
	GALVESTON, TX US 77550			(City or Town, State, Country and Zip Code)		
Mail Address	ONE MOODY PLAZA			GALVESTON, TX US 77550		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	ONE MOODY PLAZA			GALVESTON, TX US 77550		
	(Street and Number)			(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)		
Internet Website Address	www.anico.com					
Statutory Statement Contact	Shawn David Benoit			409-766-6027		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	StatutoryComp@anico.com			409-766-6936		
	(E-Mail Address)			(Fax Number)		

OFFICERS  
Chairman of the Board  
James Edward Pozzi

	Name	Title
1.	Steven Harvey Schouweiler	President & COO
2.	John Mark Flippin	Secretary & Treasurer
3.	William Franklin Carlton	Vice President & Controller
4.	Clarence Ellsworth Tipton	Vice President & Senior Health Actuary

VICE-PRESIDENTS

Name	Title	Name	Title
Ronald Jay Welch	Senior Vice President	Charles Jordan Jones	Vice President
		Robert Jay Kirchner	Vice President
Dwain Allen Akins	Vice President	Debra Raines Lambson	Vice President
Albert Louis Amato Jr.	Vice President	Anne Marie LeMire	Vice President
David Alan Behrens	Vice President	George Arthur Macke	Vice President
Scott Frank Brast	Vice President	Michael Allen Shumate	Vice President & Assistant Actuary
Frank Vincent Broll Jr.	Vice President	John Franklin Simon #	Vice President & Actuary
William Franklin Carlton	Vice President & Controller	James Patrick Stelling	Vice President
Gordon Dennis Dixon	Vice President	Clarence Ellsworth Tipton	Vice President
John Joseph Dunn Jr.	Vice President & Chief Financial Officer		
Johnny David Johnson	Vice President	Larry Edward Linares	Assistant Vice President
		Deanna Denise Snedden	Assistant Treasurer

DIRECTORS OR TRUSTEES

George Richard Ferdinandsen	John Joseph Dunn Jr.	James Edward Pozzi	Steven Harvey Schouweiler
Ronald Jay Welch			

State of Texas

County of Galveston ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature)	(Signature)	(Signature)
Steven Harvey Schouweiler	John Mark Flippin	William Franklin Carlton
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
President & COO	Secretary & Treasurer	Vice President & Controller
(Title)	(Title)	(Title)

Subscribed and sworn to before me this  
day of , 2014

a. Is this an original filing? [ X ] Yes [ ] No  
b. If no: 1. State the amendment number  
2. Date filed  
3. Number of pages attached

ASSETS

	Current Statement Date			4  December 31 Prior Year Net Admitted Assets
	1  Assets	2  Nonadmitted Assets	3  Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	120,018,311		120,018,311	119,586,555
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	63		63	85
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ (707,430)), cash equivalents (\$ 3,714,711), and short-term investments (\$ 1,267,521)	4,274,802		4,274,802	6,324,060
6. Contract loans (including \$ 0 premium notes)	4,346,137		4,346,137	4,312,653
7. Derivatives				
8. Other invested assets				
9. Receivables for securities	497,711		497,711	
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	129,137,024		129,137,024	130,223,353
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	1,531,741		1,531,741	1,476,803
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	506,749	7,398	499,351	287,383
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	197,307		197,307	132,694
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	248,866		248,866	
16.2 Funds held by or deposited with reinsured companies	320,945		320,945	343,071
16.3 Other amounts receivable under reinsurance contracts	1,379,978		1,379,978	1,242,006
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	63,112		63,112	
18.2 Net deferred tax asset	11,628,493	11,147,057	481,436	509,312
19. Guaranty funds receivable or on deposit	69,648		69,648	57,813
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$ 0)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	191,464		191,464	252,819
24. Health care (\$ 0) and other amounts receivable	5,285,875	5,285,875		
25. Aggregate write-ins for other than invested assets	1,204,150	760,920	443,230	575,700
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	151,765,352	17,201,250	134,564,102	135,100,954
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	151,765,352	17,201,250	134,564,102	135,100,954

DETAILS OF WRITE-IN LINES				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. State premium tax recoverable	690,084	690,084		6
2502. Service fee income receivable	443,230		443,230	395,115
2503. Debit suspense	70,836	70,836		180,579
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,204,150	760,920	443,230	575,700

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Statement Date	December 31 Prior Year
1. Aggregate reserve for life contracts \$ 70,250,371 less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	70,250,371	69,810,040
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	3,496,926	3,603,571
3. Liability for deposit-type contracts (including \$ 0 Modco Reserve)	396,777	412,762
4. Contract claims:		
4.1 Life	588,780	738,244
4.2 Accident and health	7,556,051	7,778,571
5. Policyholders' dividends \$ 0 and coupons \$ 0 due and unpaid		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ 0 Modco)		
6.2 Dividends not yet apportioned (including \$ 0 Modco)		
6.3 Coupons and similar benefits (including \$ 0 Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 0 discount; including \$ 238,171 accident and health premiums	238,171	446,881
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ 0 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 0 ceded		
9.4 Interest Maintenance Reserve	107,358	115,421
10. Commissions to agents due or accrued-life and annuity contracts \$ 5,059, accident and health \$ 632,295 and deposit-type contract funds \$ 0	637,354	521,717
11. Commissions and expense allowances payable on reinsurance assumed	866,557	823,632
12. General expenses due or accrued		116,141
13. Transfers to Separate Accounts due or accrued (net) (including \$ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	34,093	469,826
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income	54	129
17. Amounts withheld or retained by company as agent or trustee	69,112	159,637
18. Amounts held for agents' account, including \$ 4,109,086 agents' credit balances	4,109,086	4,076,361
19. Remittances and items not allocated	11,919	403,029
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ 0 and interest thereon \$ 0		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	574,203	548,291
24.02 Reinsurance in unauthorized and certified \$ ( 0) companies	6,580,379	2,791,496
24.03 Funds held under reinsurance treaties with unauthorized and certified \$ ( 0) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	964,891	678,816
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ 0 and interest thereon \$ 0		
25. Aggregate write-ins for liabilities	257,477	242,004
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	96,739,559	93,736,569
27. From Separate Accounts statement		
28. Total liabilities (Lines 26 and 27)	96,739,559	93,736,569
29. Common capital stock	3,000,000	3,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	41,152,500	41,152,500
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	(6,327,957)	(2,788,115)
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 29 \$ 0)		
36.2 0 shares preferred (value included in Line 30 \$ 0)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$ 0 in Separate Accounts Statement)	34,824,543	38,364,385
38. Totals of Lines 29, 30 and 37	37,824,543	41,364,385
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	134,564,102	135,100,954

DETAILS OF WRITE-IN LINES			
2501. Pending escheat items		257,477	242,004
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		257,477	242,004
3101.			
3102.			
3103.			
3198. Summary of remaining write-ins for Line 31 from overflow page			
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)			
3401.			
3402.			
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page			
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)			

SUMMARY OF OPERATIONS

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	10,392,775	12,289,878	45,094,379
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	1,436,767	1,407,444	5,676,650
4. Amortization of Interest Maintenance Reserve (IMR)	8,063	20,261	81,042
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	3,004,208	(151,134)	10,964,292
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income	1,025,126	700,479	3,369,521
9. Totals (Lines 1 to 8.3)	15,866,939	14,266,928	65,185,884
10. Death benefits	621,674	436,345	3,467,736
11. Matured endowments (excluding guaranteed annual pure endowments)	2,009		4,000
12. Annuity benefits	(22,161)	32,749	35,640
13. Disability benefits and benefits under accident and health contracts	8,095,562	9,089,034	31,723,074
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	222,311	868,340	2,113,918
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	7,870	8,830	42,839
18. Payments on supplementary contracts with life contingencies	3,074	3,074	13,498
19. Increase in aggregate reserves for life and accident and health contracts	333,685	(487,208)	(1,046,826)
20. Totals (Lines 10 to 19)	9,264,024	9,951,164	36,353,879
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	2,148,841	1,600,521	8,699,168
22. Commissions and expense allowances on reinsurance assumed	1,840,117	(507,811)	6,844,955
23. General insurance expenses	2,014,113	2,227,886	8,251,107
24. Insurance taxes, licenses and fees, excluding federal income taxes	402,901	880,618	1,993,809
25. Increase in loading on deferred and uncollected premiums	58,316	57,862	4,394
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	115	32,348	3,162
28. Totals (Lines 20 to 27)	15,728,427	14,242,588	62,150,474
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	138,512	24,340	3,035,410
30. Dividends to policyholders			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	138,512	24,340	3,035,410
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(63,145)	121,142	951,618
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	201,657	(96,802)	2,083,792
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 33 (excluding taxes of \$ 0 transferred to the IMR)	62	10,073	
35. Net income (Line 33 plus Line 34)	201,719	(86,729)	2,083,792
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	41,364,385	39,180,320	39,180,320
37. Net income (Line 35)	201,719	(86,729)	2,083,792
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (30)	(55)		55
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	(102,642)	87,357	772,249
41. Change in nonadmitted assets	217,496	(396,241)	(620,136)
42. Change in liability for reinsurance in unauthorized and certified companies	(3,788,883)	1,671,458	26,396
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	(25,912)	(29,908)	(107,700)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus	(41,565)	101,530	29,409
54. Net change in capital and surplus (Lines 37 through 53)	(3,539,842)	1,347,467	2,184,065
55. Capital and surplus as of statement date (Lines 36 + 54)	37,824,543	40,527,787	41,364,385

DETAILS OF WRITE-IN LINES			
08.301. Service fee income	1,023,672	698,543	3,362,141
08.302. Other miscellaneous income	1,454	1,936	7,380
08.303.			
08.398. Summary of remaining write-ins for Line 08.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 08.3 above)	1,025,126	700,479	3,369,521
2701. Fines and penalties paid to regulatory authorities	115	32,348	3,162
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	115	32,348	3,162
5301. Change in deferred tax on nonadmitted items	(41,565)	101,530	29,409
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	(41,565)	101,530	29,409

CASH FLOW

	1	2	3
Cash from Operations	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums collected net of reinsurance	9,848,942	11,881,133	44,890,919
2. Net investment income	1,434,074	1,132,313	5,690,997
3. Miscellaneous income	4,006,979	2,724,266	13,849,566
4. Total (Lines 1 to 3)	15,289,995	15,737,712	64,431,482
5. Benefit and loss related payments	9,543,319	10,579,265	38,658,535
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	6,808,453	5,507,160	23,402,458
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ 33 tax on capital gains (losses)	3,122		1,046,170
10. Total (Lines 5 through 9)	16,354,894	16,086,425	63,107,163
11. Net cash from operations (Line 4 minus Line 10)	(1,064,899)	(348,713)	1,324,319
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	1,790,828	5,251,895	16,147,944
12.2 Stocks			1,063
12.3 Mortgage loans			
12.4 Real estate			
12.5 Other invested assets			
12.6 Net gains (or losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds			
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,790,828	5,251,895	16,149,007
13. Cost of investments acquired (long-term only):			
13.1 Bonds	2,261,324	27,098,824	33,629,663
13.2 Stocks	63		1,063
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications			
13.7 Total investments acquired (Lines 13.1 to 13.6)	2,261,387	27,098,824	33,630,726
14. Net increase (or decrease) in contract loans and premium notes	33,484	(360,287)	399,033
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(504,043)	(21,486,642)	(17,880,752)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(15,985)	(17,404)	59,768
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(464,331)	739,605	(150,757)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(480,316)	722,201	(90,989)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(2,049,258)	(21,113,154)	(16,647,422)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	6,324,060	22,971,482	22,971,482
19.2 End of period (Line 18 plus Line 19.1)	4,274,802	1,858,328	6,324,060

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001			
20.0002			
20.0003			

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1	2	3
	Current Year to Date	Prior Year to Date	Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	961,231	924,321	3,357,950
3. Ordinary individual annuities	3,161	1,975	17,647
4. Credit life (group and individual)			
5. Group life insurance	5,481	6,231	23,510
6. Group annuities			
7. A & H - group	13,579,036	12,519,945	53,712,042
8. A & H - credit (group and individual)			
9. A & H - other	1,210,907	1,543,368	5,748,145
10. Aggregate of all other lines of business			
11. Subtotal	15,759,816	14,995,840	62,859,294
12. Deposit-type contracts			
13. Total	15,759,816	14,995,840	62,859,294

DETAILS OF WRITE-IN LINES			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Total (Lines 1001 through 1003 plus 1098) (Line 10 above)			

## NOTES TO FINANCIAL STATEMENTS

As of March 31, 2014, there have been no significant changes to the Notes to the Financial Statements since the December 31, 2013 Annual Statement.

### 1. A. Accounting Practices

The financial statements of American National Life Insurance Company of Texas (the Company) are presented on the basis of accounting practices prescribed or permitted by the State of Texas (the State) Department of Insurance.

The Texas Department of Insurance recognizes only statutory accounting practices prescribed by the State of Texas for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the New York insurance law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Texas. The State may adopt certain prescribed accounting practices that differ from those found in NAIC SAP. At this time, the Company does not deviate from the NAIC SAP prescribed practices.

	State of Domicile	March 31, 2014	December 31, 2013
Net Income			
(1) American National Life Insurance Co. of Texas (Pg 4, line 35, Cols 1 & 3)	Texas	\$ 201,719	\$ 2,083,792
(2) Prescribed practices that increase/decrease - none	Texas	-	-
(3) Permitted practices that increase/decrease - none	Texas	-	-
(4) NAIC SAP (1-2-3=4)		<u>\$ 201,719</u>	<u>\$ 2,083,792</u>
Surplus			
(5) American National Life Insurance Co. of Texas (Pg 3, line 38, Cols 1 & 2)	Texas	\$ 37,824,543	\$ 41,364,385
(6) Prescribed practices that increase/decrease - none	Texas	-	-
(7) Permitted practices that increase/decrease - none	Texas	-	-
(8) NAIC SAP (5-6-7=8)		<u>\$ 37,824,543</u>	<u>\$ 41,364,385</u>

1B-5C. No change

### 5. D. Loan-Backed Securities

- (1) Prepayment assumptions for mortgage-backed/asset-backed securities were obtained from independent third party pricing services or internal estimates.
- (2) At March 31, 2014, the Company did not have any securities within the scope of SSAP No 43R, with a recognized other-than-temporary impairment due to the intent to sell or an inability or lack of intent to retain the security for period of time sufficient to recover the amortized cost basis.
- (3) At March 31, 2014 the Company did not hold any loan-backed and structured securities with a recognized credit-related other-than-temporary impairments.
- (4) Not applicable
- (5) The Company did not have any loan-backed or structured securities in an unrealized loss position as of March 31, 2014.

### E. Repurchase Agreements and/or Securities Lending Transactions

- (3) At March 31, 2014, the Company did not hold any repurchase agreement and/or securities lending transactions.

5F-G. No change



NOTES TO FINANCIAL STATEMENTS

6-11. No change

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

Not applicable. Please note that the Company has no employees. Employees of ANICO carry out all activities of the Company; and such services are paid for through an inter-company service agreement.

13-16. No change

17. Sales, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

The Company had no sales, transfers or servicing of financial assets and extinguishment of liabilities. The Company has not engaged in any wash sales.

18-19. No changes

20. Fair Value Measurement

A. Fair value measurement on March 31, 2014:

(1) Assets measured at fair value for the three months ended March 31, 2014.

Description	Quoted Prices in Active Markets for Identical Assets (Level 1)		Significant Other Observable Inputs (Level 2)		Significant Unobservable Inputs (Level 3)		Total
Assets at fair Value							
Common Stock	\$	63	\$	-	\$	-	\$ 63
Total assets at fair value	\$	\$63	\$	-	\$	-	\$63

There were no transfers between Level 1 and Level 2 fair value hierarchies.

- (2) There were no Level 3 securities for the period ending March 31, 2014.
- (3) Transfers between levels, if any, are recognized at the beginning of the reporting period.
- (4) As of March 31, 2014, the Company did not have any investments in Level 2 or Level 3. The market values of equity and fixed income securities are obtained by the Securities Valuation Office of the NAIC and/or various pricing services. There has been no change in the valuation techniques and related inputs.

B. Not applicable.

C. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability. A fair value hierarchy is used to determine fair value based on a hypothetical transaction at the measurement date from the perspective of a market participant. An asset or liability's classification within the fair value hierarchy is based on the lowest level of significant input to its valuation. The input levels are defined as follows:

Level 1 - Unadjusted quoted prices in active markets for identical assets or liabilities. The Company defines active markets based on average trading volume for equity securities. The size of the bid/ask spread is used as an indicator of market activity for fixed maturity securities.

Level 2 - Quoted prices in markets that are not active or inputs that are observable directly or indirectly. Level 2 inputs include quoted prices for similar assets or liabilities other than quoted prices in Level 1; quoted prices in markets that are not active; or other inputs that are observable or can be derived principally from or corroborated by observable market data for substantially the full term of the assets or liabilities.

## NOTES TO FINANCIAL STATEMENTS

Level 3 - Unobservable inputs that are supported by little or no market activity and are significant to the fair value of the assets or liabilities. Unobservable inputs reflect the Company's own assumptions about the assumptions that market participants would use in pricing the asset or liability. Level 3 assets and liabilities include financial instruments whose values are determined using pricing models and third-party evaluation, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

The Company has evaluated the various types of securities in its investment portfolio to determine an appropriate fair value hierarchy level based upon trading activity and the observability of market inputs. Based on the results of this evaluation and investment class analysis, each price was classified into Level 1, 2, or 3.

There are some equity and fixed income securities whose market price is obtained from the Securities Valuation Office (SVO) of the National Association of Insurance Commissioners. For those securities that are not priced by the SVO, the price is obtained from independent pricing services.

The pricing service utilizes market quotations for fixed maturity securities that have quoted prices in active markets. Since fixed maturities generally do not trade on a daily basis, the pricing service prepares estimates of fair value measurements for these securities using its proprietary pricing applications, which include available relevant market information, benchmark curves, benchmarking of like securities, sector groupings and matrix pricing. Additionally, the pricing service uses an Option Adjusted Spread model to develop prepayment and interest rate scenarios.

The pricing service evaluates each asset class based on relevant market information, relevant credit information, perceived market movements and sector news. The market inputs utilized in the pricing evaluation, listed in the approximate order of priority, include benchmark yields, reported trades, broker/dealer quotes, issuer spreads, two-sided markets, benchmark securities, bids, offers, reference data, and economic events. The extent of the use of each market input depends on the asset class and the market conditions. Depending on the security, the priority of the use of inputs may change or some market inputs may not be relevant. For some securities additional inputs may be necessary.

The Company has reviewed the inputs and methodology used by the pricing service and the techniques applied by the pricing service to produce quotes that represent the fair value of a specific security. The review of the pricing service's methodology confirms the service is utilizing information from organized transactions or a technique that represents a market participant's assumptions. The Company does not adjust quotes received by the pricing service.

The pricing service utilized by the Company has indicated that they will only produce an estimate of fair value if there is objectively verifiable information available. If the pricing service discontinues pricing an investment, the Company would be required to produce an estimate of fair value using some of the same methodologies as the pricing service, but would have to make assumptions for market-based inputs that are unavailable due to market conditions.

The fair value estimates of most fixed maturity investments including municipal bonds are based on observable market information rather than market quotes. Accordingly, the estimates of fair value for such fixed maturities provided by the pricing service are included in the amount disclosed in Level 2 of the hierarchy.

Additionally, the Company holds a small amount of fixed maturities that have characteristics that make them unsuitable for matrix pricing. For these fixed securities, a quote from a broker (typically a market maker) is obtained. Due to the disclaimers on the quotes that indicate that the price is indicative only, the Company includes these fair value estimates in Level 3. The pricing of certain private placement debt also includes significant non-observable inputs, the internally determined credit rating of the security and an externally provided credit spread, and are classified in Level 3.

NOTES TO FINANCIAL STATEMENTS

For public common, the Company receives prices from a nationally recognized pricing service that are based on observable market transactions and these securities are disclosed in Level 1. The service utilizes some of the same methodologies to price the preferred stocks as it does for the fixed maturities. These estimates for equity securities are disclosed in Level 2.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	124,224,299	120,018,311		124,224,299		
Total	\$ 124,224,299	120,018,311	0	124,224,299	0	0

D. Not applicable.

21-24. No change

25. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2013 were \$7.78 million. As of March 31, 2014, \$5.16 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$2.4 million as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been \$209 thousand favorable prior-year development since December 31, 2013 to March 31, 2014. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26-35. No change

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes ☐ No ☒

1.2 If yes, has the report been filed with the domiciliary state?

Yes ☐ No ☒

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☐ No ☒

2.2 If yes, date of change:

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐

If yes, complete Schedule Y, Parts 1, and 1A.

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes ☐ No ☒

3.3 If the response to 3.2 is yes, provide a brief description of those changes.

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒

4.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

Yes ☐ No ☒ N/A ☐

If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2012

6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2007

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

08/31/2012

6.4 By what department or departments?

Texas

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes ☐ No ☐ N/A ☒

6.6 Have all of the recommendations within the latest financial examination report been complied with?

Yes ☐ No ☐ N/A ☒

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒

GENERAL INTERROGATORIES

7.2 If yes, give full information

.....  
.....  
.....  
.....

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

.....  
.....  
.....  
.....

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No [ ]

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
American National Registered Investment Advisor I	League City, Texas	NO	NO	NO	YES
.....	.....	.....	.....	.....	.....

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules, and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.

Yes [X] No [ ]

9.11 If the response to 9.1 is No, please explain:

.....  
.....  
.....  
.....

9.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

.....  
.....  
.....  
.....

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

.....  
.....  
.....  
.....

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No [ ]

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 191,464

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [ ] No [X]

GENERAL INTERROGATORIES

11.2 If yes, give full and complete information relating thereto:

.....

.....

.....

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ \_\_\_\_\_

13. Amount of real estate and mortgages held in short-term investments: \$ \_\_\_\_\_

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [ ] No [X]

14.2 If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds .....	\$ _____	\$ _____
14.22 Preferred Stock .....	\$ _____	\$ _____
14.23 Common Stock .....	\$ _____	\$ _____
14.24 Short-Term Investments .....	\$ _____	\$ _____
14.25 Mortgage Loans on Real Estate .....	\$ _____	\$ _____
14.26 All Other .....	\$ _____	\$ _____
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$ _____	\$ _____
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$ _____	\$ _____

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [ ] No [X]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ]  
If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ \_\_\_\_\_

16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ \_\_\_\_\_

16.3 Total payable for securities lending reported on the liability page \$ \_\_\_\_\_

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1	2
Name of Custodian(s)	Custodian Address
Moody National Bank .....	2302 Post office St., Galveston, TX 77550 .....
.....	.....

17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1	2	3
Name(s)	Location(s)	Complete Explanation(s)
.....	.....	.....
.....	.....	.....

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [ ] No [X]

GENERAL INTERROGATORIES

17.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

17.5 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2  Name(s)	3  Address

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes [ X ] No [ ]

18.2 If no, list exceptions:

.....  
.....  
.....

GENERAL INTERROGATORIES

PART 2 - LIFE & HEALTH

1.

Report the statement value of mortgage loans at the end of this reporting period for the following categories:

1

Amount

1.1

Long-Term Mortgages in Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

1.14

Total Mortgages in Good Standing

\$

1.2

Long-Term Mortgages in Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

1.3

Long-Term Mortgage Loans upon which Interest is Overdue more than Three Months

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

1.5

Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)

\$

1.6

Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

2.

Operating Percentages:

2.1

A&H loss percent

85.30

%

2.2

A&H cost containment percent

3.30

%

2.3

A&H expense percent excluding cost containment expenses

29.40

%

3.1

Do you act as a custodian for health savings accounts?

Yes [ ] No [ X ]

3.2

If yes, please provide the amount of custodial funds held as of the reporting date.

\$

3.3

Do you act as an administrator for health savings accounts?

Yes [ ] No [ X ]

3.4

If yes, please provide the balance of the funds administered as of the reporting date.

\$





SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS  
Current Year To Date - Allocated by States and Territories

States, Etc.		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
		Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts
1.	Alabama	AL	L	78,630		8,890	87,520	
2.	Alaska	AK	L	405		2,124	2,529	
3.	Arizona	AZ	L	5,222	105	1,305,605	1,310,932	
4.	Arkansas	AR	L	11,996		53,860	65,856	
5.	California	CA	L	75,200		328,659	403,859	
6.	Colorado	CO	L	4,444		132,305	136,749	
7.	Connecticut	CT	L	15,110		7,439	22,549	
8.	Delaware	DE	L	221		134,976	135,197	
9.	District of Columbia	DC	L					
10.	Florida	FL	L	42,608		143,178	185,786	
11.	Georgia	GA	L	17,131		208,466	225,597	
12.	Hawaii	HI	L	21,131		55,383	76,514	
13.	Idaho	ID	L	935		9,682	10,617	
14.	Illinois	IL	L	17,557		339,327	356,884	
15.	Indiana	IN	L	10,397		507,513	517,910	
16.	Iowa	IA	L	8,806		223,737	232,543	
17.	Kansas	KS	L	3,293		422,845	426,138	
18.	Kentucky	KY	L	2,504		53,861	56,365	
19.	Louisiana	LA	L	26,959		104,803	131,762	
20.	Maine	ME	N	307	53		360	
21.	Maryland	MD	L	2,698		38,753	41,451	
22.	Massachusetts	MA	L	3,978	2,686	17,438	24,102	
23.	Michigan	MI	L	3,455	44	343,721	347,220	
24.	Minnesota	MN	L	17,679		1,234	18,913	
25.	Mississippi	MS	L	7,372		283,049	290,421	
26.	Missouri	MO	L	38,503		488,157	526,660	
27.	Montana	MT	L			2,407	2,407	
28.	Nebraska	NE	L	191		300,624	300,815	
29.	Nevada	NV	L	15,851		170,654	186,505	
30.	New Hampshire	NH	L	210		644	854	
31.	New Jersey	NJ	N	750		5,495	6,245	
32.	New Mexico	NM	L	8,837		58,964	67,801	
33.	New York	NY	N	3,023			3,023	
34.	North Carolina	NC	L	1,375	90	237,849	239,314	
35.	North Dakota	ND	L	105		1,302	1,407	
36.	Ohio	OH	L	14,226		678,688	692,914	
37.	Oklahoma	OK	L	22,623		398,127	420,750	
38.	Oregon	OR	L	829			829	
39.	Pennsylvania	PA	L	12,350	155	169,033	181,538	
40.	Rhode Island	RI	L		28		28	
41.	South Carolina	SC	L	2,499		248,130	250,629	
42.	South Dakota	SD	L	985		346	1,331	
43.	Tennessee	TN	L	51,276		136,886	188,162	
44.	Texas	TX	L	254,045		5,009,159	5,263,204	
45.	Utah	UT	L	11,099		1,077,766	1,088,865	
46.	Vermont	VT	N	233			233	
47.	Virginia	VA	L	8,206		45,610	53,816	
48.	Washington	WA	L	2,074		8,973	11,047	
49.	West Virginia	WV	L	3,546		52,017	55,563	
50.	Wisconsin	WI	L	175		92,266	92,441	
51.	Wyoming	WY	L	443		157,630	158,073	
52.	American Samoa	AS	N					
53.	Guam	GU	L	861			861	
54.	Puerto Rico	PR	N					
55.	US Virgin Islands	VI	N					
56.	Northern Mariana Islands	MP	N					
57.	Canada	CAN	N					
58.	Aggregate Other Alien	OT	X X X					
59.	Subtotal	(a) 48		832,353	3,161	14,067,575	14,903,089	
90.	Reporting entity contributions for employee benefits plans	X X X						
91.	Dividends or refunds applied to purchase paid-up additions and annuities	X X X						
92.	Dividends or refunds applied to shorten endowment or premium paying period	X X X						
93.	Premium or annuity considerations waived under disability or other contract provisions	X X X		9,272	2,748		12,020	
94.	Aggregate other amounts not allocable by State	X X X						
95.	Totals (Direct Business)	X X X		841,625	3,161	14,070,323	14,915,109	
96.	Plus Reinsurance Assumed	X X X				7,748,278	7,748,278	
97.	Totals (All Business)	X X X		841,625	3,161	21,818,601	22,663,387	
98.	Less Reinsurance Ceded	X X X		443,314		12,371,131	12,814,445	
99.	Totals (All Business) less Reinsurance Ceded	X X X		398,311	3,161	9,447,470	9,848,942	

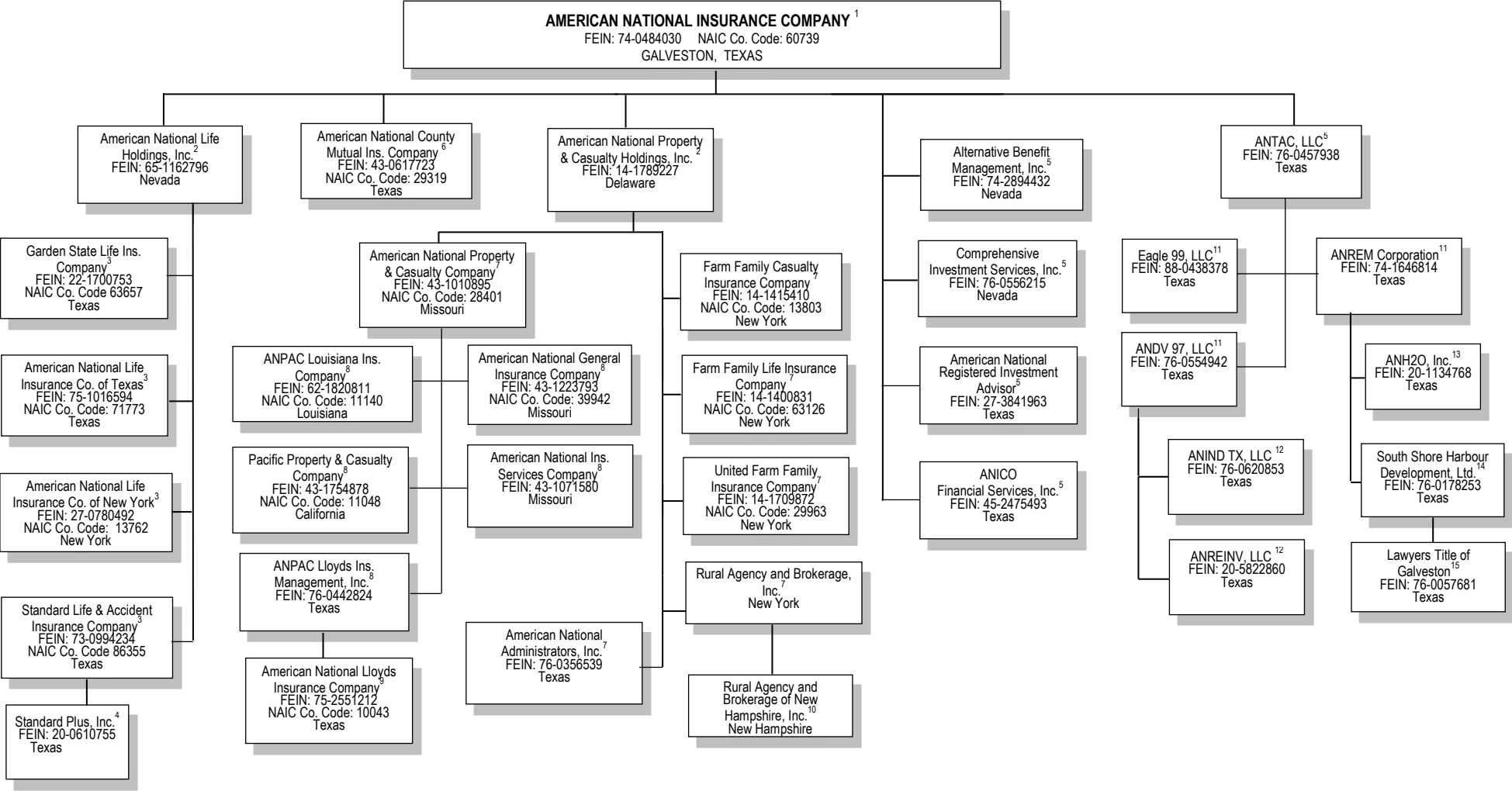
DETAILS OF WRITE-INS							
58001.		X X X					
58002.		X X X					
58003.		X X X					
58998.	Summary of remaining write-ins for Line 58 from overflow page	X X X					
58999.	Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X					
9401.		X X X					
9402.		X X X					
9403.		X X X					
9498.	Summary of remaining write-ins for Line 94 from overflow page	X X X					
9499.	Totals (Lines 9401 through 9403 plus 9498) (Line 94 above)	X X X					

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG;(R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

(a) Insert the number of L responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



(1) 22.95% owned by The Moody Foundation and 37.07% owned by the Libbie S. Moody Trust.  
(2) American National Insurance Company owns all outstanding common stock; Comprehensive Investment Services, Inc. owns all outstanding preferred stock.  
(3) 100% owned by American National Life Holdings, Inc.  
(4) 100% owned by Standard Life and Accident Insurance Company.  
(5) 100% owned by American National Insurance Company.  
(6) Not a subsidiary company but managed by American National Insurance Company.  
(7) 100 % owned by American National Property and Casualty Holdings, Inc.  
(8) 100% owned by American National Property and Casualty Company (ANPAC).  
(9) Not a subsidiary company, managed by ANPAC Lloyds Insurance Management, Inc.

(10) 75% owned by New Hampshire Farm Bureau; 25% owned by Rural Agency and Brokerage, Inc.  
(11) 100% owned by ANTAC, LLC.  
(12) 100% owned by ANDV 97, LLC.  
(13) 100% owned by ANREM Corporation.  
(14) Not a subsidiary, but a partnership between ANREM Corporation (5% general partnership interest) and ANTAC, LLC (95% limited partnership interest).  
(15) 50% owned by South Shore Harbour Development, Ltd. And 50% owned by Lawyers Title Company.





SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	<u>Response</u>
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	NO

Explanation:

Question 1:	Not applicable
Question 2:	Not applicable
Question 3:	Not applicable
Question 4:	Not applicable
Question 5:	Not applicable
Question 6:	Not applicable
Question 7:	Not applicable

Bar Code:



## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES



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SCHEDULE A - VERIFICATION  
Real Estate

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

SCHEDULE B - VERIFICATION  
Mortgage Loans

	1 Year To Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

SCHEDULE BA - VERIFICATION  
Other Long-Term Invested Assets

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION  
Bonds and Stocks

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	119,586,640	102,214,892
2. Cost of bonds and stocks acquired	2,261,387	33,630,726
3. Accrual of discount	33,994	162,922
4. Unrealized valuation increase (decrease)	(85)	85
5. Total gain (loss) on disposals	95	20,661
6. Deduct consideration for bonds and stocks disposed of	1,790,828	16,149,007
7. Deduct amortization of premium	72,829	293,639
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	120,018,374	119,586,640
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	120,018,374	119,586,640

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

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NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a)	82,063,217	52,358,105	55,166,673	2,011,102	81,265,751			82,063,217
2. NAIC 2 (a)	42,932,856	875,538	38,735	(2,046,032)	41,723,627			42,932,856
3. NAIC 3 (a)	2,011,856			(690)	2,011,166			2,011,856
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	127,007,929	53,233,643	55,205,408	(35,620)	125,000,544			127,007,929
<b>PREFERRED STOCK</b>								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock	127,007,929	53,233,643	55,205,408	(35,620)	125,000,544			127,007,929

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated, short-term and cash-equivalent bonds by NAIC designation:

NAIC 1 \$ 4,982,232; NAIC 2 \$ 0; NAIC 3 \$ 0; NAIC 4 \$ 0; NAIC 5 \$ 0; NAIC 6 \$ 0

SCHEDULE DA - PART 1  
Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year To Date	Paid for Accrued Interest Year To Date
9199999	1,267,521	X X X	1,267,521	32	

SCHEDULE DA - VERIFICATION  
Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	1,644,060	2,364,195
2. Cost of short-term investments acquired	30,399,113	165,453,495
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	30,775,652	166,173,630
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	1,267,521	1,644,060
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	1,267,521	1,644,060

- NONE Schedule DB - Part A and B Verification
- NONE Schedule DB - Part C - Section 1
- NONE Schedule DB - Part C - Section 2
- NONE Schedule DB - Verification

SCHEDULE E - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	5,777,314	21,129,474
2. Cost of cash equivalents acquired	20,573,182	106,449,641
3. Accrual of discount	3,215	11,199
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	22,639,000	121,813,000
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	3,714,711	5,777,314
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	3,714,711	5,777,314

**NONE      Schedule A - Part 2 and 3**

**NONE      Schedule B - Part 2 and 3**

**NONE      Schedule BA - Part 2 and 3**

## SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Ident- ification	2  Description	3  Foreign	4  Date Acquired	5  Name of Vendor	6 Number of Shares of Stock	7  Actual Cost	8  Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
912828-TK-6	United States Treasury Nt 0.250% 08/15		02/19/2014	Southwest Securities		400,375	400,000.00	14	1
0599999	Total Bonds U. S. Government				X X X	400,375	400,000.00	14	X X X
540424-AQ-1	Loews Corp Sr Nt 2.625% 05/15/23		02/12/2014	First Tennessee		985,411	1,078,000.00	7,310	1FE
55448Q-AS-5	Mack-Cali Realty Bd 3.150% 05/15/23		02/18/2014	Wells Fargo Advisors		875,538	986,000.00	8,282	2FE
3899999	Total Bonds Industrial and Miscellaneous (Unaffiliated)				X X X	1,860,949	2,064,000.00	15,592	X X X
8399997	Total Bonds Part 3				X X X	2,261,324	2,464,000.00	15,606	X X X
8399998	Summary Item from Part 5 for Bonds				X X X	X X X	X X X	X X X	X X X
8399999	Total Bonds				X X X	2,261,324	2,464,000.00	15,606	X X X
609068-DF-5	Federated Money Mkt Obl Cl#68 MM 0.000		01/31/2014	Direct Purchase	62,500	63			1
9099999	Total Common Stock Industrial and Miscellaneous (Unaffiliated)				X X X	63	X X X		X X X
9799997	Total Common Stock Part 3				X X X	63	X X X		X X X
9799998	Summary Item from Part 5 for Common Stocks				X X X	X X X	X X X	X X X	X X X
9799999	Total Common Stock				X X X	63	X X X		X X X
9899999	Total Preferred and Common Stock				X X X	63	X X X		X X X
9999999	Totals				X X X	2,261,387	X X X	15,606	X X X

(a) For all common stock bearing the NAIC market indicator 'U' provide: the number of such issues 0.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of  
During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Desig- nation or Market Indicator (a)
912828-CA-6	United States Treasury Nt 4.000% 02/1		02/15/2014	Maturity		400,000	400,000.00	426,312	400,582		(582)		(582)		400,000				8,000	02/15/2014	1
0599999	Total - Bonds - U.S. Governments				X X X	400,000	400,000.00	426,312	400,582		(582)		(582)		400,000				8,000	X X X	X X X
31393N-QT-9	FHR 2599 VB 5.500% 02/15/23		03/01/2014	Paydown		20,956	20,956.00	21,166	21,038		(82)		(82)		20,956				188	02/15/2023	1
31395M-KZ-1	FHR 2927 VG (15) 5.000% 11/15/23		03/01/2014	Paydown		126,103	126,103.00	126,418	126,251		(148)		(148)		126,103				1,080	11/15/2023	1
31394E-DZ-8	FNR 2005-58 VP (25) 5.500% 02/25/2		03/01/2014	Paydown		94,208	94,208.00	95,592	95,139		(931)		(931)		94,208				813	02/25/2024	1
38373S-7E-1	GNR 2003-29 PC 5.500% 08/16/32		03/01/2014	Paydown		75,902	75,902.00	77,219	76,780		(878)		(878)		75,902				683	08/16/2032	1
38373Q-MY-4	GNR 2003-37 PG (19) 5.500% 10/20/3		03/01/2014	Paydown		28,071	28,071.00	28,803	28,497		(426)		(426)		28,071				244	10/20/2032	1
3199999	U.S. Total - Bonds - Special Revenue and Special Assessment Non-Guaranteed Obl				X X X	345,240	345,240.00	349,198	347,705		(2,465)		(2,465)		345,240				3,008	X X X	X X X
225458-QS-0	CSFB 2005-4 3A20 5.500% 06/25/35		03/01/2014	Paydown		38,735	38,735.00	39,437	39,227		(493)		(493)		38,735				410	06/25/2035	2FM
44841S-AB-5	Hutchison Whamp Int'l 144A 6.250% 0	R	01/24/2014	Maturity		1,000,000	1,000,000.00	1,036,934	1,000,398		(398)		(398)		1,000,000				31,251	01/24/2014	1FE
45660N-JM-8	Residential Asset Sec Trust 2002 A13		03/01/2014	Paydown		6,758	6,758.00	6,879	6,776		(18)		(18)		6,758				73	12/25/2017	1FM
3899999	Total - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	1,045,493	1,045,493.00	1,083,250	1,046,401		(909)		(909)		1,045,493				31,734	X X X	X X X
8399997	Total - Bonds - Part 4				X X X	1,790,733	1,790,733.00	1,858,760	1,794,688		(3,956)		(3,956)		1,790,733				42,742	X X X	X X X
8399998	Summary Item from Part 5 for Bonds				X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
8399999	Total Bonds				X X X	1,790,733	1,790,733.00	1,858,760	1,794,688		(3,956)		(3,956)		1,790,733				42,742	X X X	X X X
80105N-11-3	Sanofi RTS	F	02/10/2014	BMO Capital Markets	250.00	95			85	(85)			(85)				95	95			L
9099999	Total - Common Stock - Industrial and Miscellaneous (Unaffiliated)				X X X	95			85	(85)			(85)				95	95		X X X	X X X
9799997	Total - Common Stock - Part 4				X X X	95	X X X		85	(85)			(85)				95	95		X X X	X X X
9799998	Summary Item from Part 5 for Common Stocks				X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
9799999	Total Common Stocks				X X X	95	X X X		85	(85)			(85)				95	95		X X X	X X X
9899999	Total Preferred and Common Stocks				X X X	95	X X X		85	(85)			(85)				95	95		X X X	X X X

(a) For all common stock bearing the NAIC market indicator 'U' provide: the number of such issues 0.



SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of  
During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Desig- nation or Market Indicator (a)
E05.1																					
9999999	Totals					1,790,828	X X X	1,858,760	1,794,773	(85)	(3,956)		(4,041)		1,790,733		95	95	42,742	X X X	X X X

(a) For all common stock bearing the NAIC market indicator 'U' provide: the number of such issues 0.

- NONE Schedule DB - Part A - Section 1
- NONE Schedule DB - Part B - Section 1
- NONE Schedule DB - Part D - Section 1
- NONE Schedule DB - Part D - Section 2
- NONE Schedule DL - Part 1
- NONE Schedule DL - Part 2

## SCHEDULE E - PART 1 - CASH

### Month End Depository Balances

[illegible]

